

In re:
Telaria Lynn Hawthorne
Debtor

Case No. 25-12097-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 05, 2025

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
db	Telaria Lynn Hawthorne, 60 N 23rd St Apt 2311, Philadelphia, PA 19103-1576
15012465	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
15012477	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440
15012478	Td Rcs/rh, Td Rcs, Columbia, SC 29202
15012480	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jun 06 2025 00:07:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 06 2025 00:07:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 190 N. Independence Mall West, Suite 701, Philadelphia, PA 19106-1552
smg	Email/Text: megan.harper@phila.gov	Jun 06 2025 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 06 2025 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Jun 06 2025 00:07:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15012430	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 06 2025 00:21:37	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
15012431	Email/PDF: bncnotices@becket-lee.com	Jun 06 2025 00:20:50	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15012434	EDI: BMW.COM	Jun 06 2025 04:03:00	BMW Financial Services, Attn: Bankruptcy/Correspondence, PO Box 3608, Dublin, OH 43016-0306
15012432	EDI: TSYS2	Jun 06 2025 04:03:00	Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
15012433	EDI: TSYS2	Jun 06 2025 04:03:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
15012439	Email/Text: megan.harper@phila.gov	Jun 06 2025 00:07:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
15012435	Email/Text: caineweiner@ebn.phinsolutions.com	Jun 06 2025 00:07:07	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546

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15012436	EDI: CAPITALONE.COM	Jun 06 2025 04:03:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15012437	+ EDI: CITICORP	Jun 06 2025 04:03:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15012438	EDI: CITICORP	Jun 06 2025 04:03:00	Citibank/Citgo Oil, Attn: Citicorp/Centralized Bankruptcy, PO Box 790034, St. Louis, MO 63179-0034
15012440	Email/Text: bankruptcy@philapark.org	Jun 06 2025 00:07:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
15012441	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012442	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012443	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012445	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity Bank/Restoration Hardware, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012446	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity Capital/JJills, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012444	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity bank/J Crew, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012447	+ EDI: WFNNB.COM	Jun 06 2025 04:03:00	Comenity/Century 21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15012448	^ MEBN	Jun 06 2025 00:02:16	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
15012449	EDI: CITICORP	Jun 06 2025 04:03:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
15012450	Email/Text: BNSFN@capitalsvcs.com	Jun 06 2025 00:07:00	First Nataional Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
15012451	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 06 2025 00:07:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
15012452	+ EDI: AMINFOFP.COM	Jun 06 2025 04:03:00	Fst Premier, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
15012453	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jun 06 2025 00:07:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
15012454	EDI: IRS.COM	Jun 06 2025 04:03:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15012455	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 06 2025 00:20:58	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
15012456	+ EDI: MERCEDES	Jun 06 2025 04:03:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
15012457	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 06 2025 00:07:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
15012458	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 06 2025 00:07:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
15012459	+ EDI: NFCU.COM	Jun 06 2025 04:03:00	NAVY FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
15012460	+ EDI: NFCU.COM	Jun 06 2025 04:03:00	Navy Federal Credit Union, Attn: Bankruptcy, PO

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			Box 3000, Merrifield, VA 22119-3000
15012461	Email/Text: bnc@nordstrom.com	Jun 06 2025 00:07:33	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
15012462	Email/Text: fesbank@attorneygeneral.gov	Jun 06 2025 00:07:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
15012467	EDI: PRA.COM	Jun 06 2025 04:03:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, P.O. Box 12914, Norfolk, VA 23541-0914
15012463	EDI: PENNDEPTREV	Jun 06 2025 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
15012464	^ MEBN	Jun 06 2025 00:02:21	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
15012466	Email/Text: bankruptcy@philapark.org	Jun 06 2025 00:07:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
15012468	Email/Text: bankruptcy@self.inc	Jun 06 2025 00:07:00	Rent Track, Attn: Bankruptcy, 4601 Excelsior Blvd Ste 503, Saint Louis Park, MN 55416-4677
15012469	EDI: SYNC	Jun 06 2025 04:03:00	Syncb/Crate & Barrel, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012470	+ EDI: SYNC	Jun 06 2025 04:03:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012471	+ EDI: SYNC	Jun 06 2025 04:03:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012472	EDI: SYNC	Jun 06 2025 04:03:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012475	+ EDI: SYNC	Jun 06 2025 04:03:00	Synchrony Bank/TJX, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012474	EDI: SYNC	Jun 06 2025 04:03:00	Synchrony Bank/hhgregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012476	EDI: SYNC	Jun 06 2025 04:03:00	Synchrony/American Eagle, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15012479	Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 06 2025 00:07:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
15012481	+ EDI: LCIUPSTART	Jun 06 2025 04:03:00	Upstart, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
15012482	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	Jun 06 2025 00:21:01	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15012473	*+	Synchrony Bank/Gap, Attn: Bankruptcy, POB 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Telaria Lynn Hawthorne help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Telaria Lynn Hawthorne		Social Security number or ITIN: xxx-xx-7698
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 5/27/25
Case number:	25-12097-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Telaria Lynn Hawthorne	
2. All other names used in the last 8 years		
3. Address	60 N 23rd St Apt 2311 Philadelphia, PA 19103-1576	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 190 N. Independence Mall West Suite 701 Philadelphia, PA 19106	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/5/25

For more information, see page 2

Case number **25-12097-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 23, 2025 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 9/21/25 Filing deadline: 8/5/25 Filing deadline: 11/23/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: 8/19/25 at 10:00 AM , Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	